

REMARKS/ARGUMENTS

This Amendment is responsive to the Office Action mailed on April 16, 2008.

In this Amendment, Claims 87, 88, 91, 95, 97, 99, 101, 112, 114, and 128-131 are amended; Claims 1-86, 89-90, 92-94, 100, 103-111, 113, 115-127, and 132-174 are cancelled; Claims 175-183 are added; leaving Claims 87, 91, 95-99, 101-102, 112, 114, 128-131, and 175-183 pending and subject to examination. In order to advance prosecution of this Application, Applicants respond to each notation by the Examiner, and respectfully request reconsideration and favorable action in this case.

Examiner Interview

Applicants thank Examiner Parikh and the Examiner O'Connor for the in-person interview granted on June 2, 2008. Applicants respectfully submit an Applicants' Summary of Interview pursuant to MPEP § 713.04. During the Interview, Claims 1-174 were discussed.

Claim Objections

Claim 114 is objected to based on informalities. Claim 114 has been canceled and thus the objection is rendered moot. Accordingly, Applicants respectfully request withdrawal of this rejection.

Section 102 Rejections

Claim 1-174 are rejected under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 5,590,038 to Pitroda et al. ("*Pitroda et al.*"). Claims 1-86, 89-90, 92-94, 100, 103-111, 113, 115-127, and 132-174 have been cancelled and thus the rejections directed to the cancelled claims are rendered moot. During the Examiner Interview, *Pitroda et al.* was discussed. Applicants believe that *Pitroda et al.* does not read upon Claims 87, 91, 95-99, 101-102, 112, 114, and 128-131, as amended. For these reasons, Applicants respectfully request reconsideration and withdrawal of the rejections under 35 U.S.C. §102(b).

New Claims 175-183

Although the Examiner has not had the opportunity to reject Claims 175-181, Applicants submit that they are patentable over *Pitroda et al.*

Applicants respectfully submit that *Pitroda et al.* fails to teach or suggest the elements specifically recited in Claim 175 and its dependent claims. For example, *Pitroda et al.* fails to disclose, teach, or suggest "receiving a plurality of electronic receipt policies from one or more administrative systems, the plurality of electronic receipt policies corresponding to different service providers" and "selecting a policy used to generate an electronic receipt associated with a transaction, the selected policy corresponding to a service provider associated with the transaction," as recited in independent Claim 175.

In addition, Applicants respectfully submit that *Pitroda et al.* fails to teach or suggest the elements specifically recited in Claim 182 and its dependent claims. For example, *Pitroda et al.* fails to disclose, teach, or suggest "identifying an electronic receipt of a plurality of electronic receipts on a portable device using an identifier associated with a base device used in an associated transaction," as recited in Claim 182.

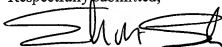
Accordingly, Applicants respectfully request reconsideration and allowance of Claims 175-183.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 415-273-7568.

Respectfully submitted,



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